

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of JAMES I. MAHANEY, et al.

Serial No.: 11/051,986

Confirmation No.: 9834

Filed: February 4, 2005

For: METHOD FOR MAXIMIZING
RETIREMENT INCOME USING
FINANCIAL BRIDGE PRODUCTS
AND DEFERRED SOCIAL

SECURITY INCOME

Group Art Unit: 3624

Examiner: To be assigned

I hereby certify that this correspondence and/or fee is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on 5-1-06

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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with the provisions of 37 C.F.R. Sections 1.97 and 1.98, the applicants and their attorney respectfully request that the following United States patents and non-patent references be made of record in the official United States Patent and Trademark Office file relating to the above-identified application. The citation of the following United States patents and non-patent references should not be construed as an admission that they constitute statutory prior art with respect to the present invention. In compliance with 37 C.F.R. Section 1.98(a)(2), copies of the following non-patent publications are enclosed herewith.

United States Patents

5,893,071

5,918,217

6,012,047

6,430,542

Non-Patent Publications

Richard Johnson, 2002, "The Puzzle of Later Male Retirement," Economic Review,

Federal Reserve Bank of Kansas City, Issue Q III, pages 5-26.

T.W. Mirer, 1998, "The Optimal Time to File for Social Security Benefits," Public Finance

Review 26, 611-636.

In order to facilitate the Examiner's citation of the United States patents

and non-patent reference listed above, applicants' attorney has completed United

States Patent and Trademark Office Forms PTO/SB/08A and PTO/SB/08B. The

completed forms are attached hereto for the Examiner's convenience.

No fees are believed to be due as a result of the submittal of this

Supplemental Information Disclosure Statement. If any such fees are due, the

Examiner is hereby authorized to charge them to Deposit Account No. 503571.

Respectfully Submitted,

McCARTER & ENGLISH, LLP

By: Michael R\Friscia

Reg. No. 33,884

Four Gateway Center 100 Mulberry Street Newark, NJ 07102

Tel.: (973) 639-8493 Fax: (973) 297-6627

mfriscia@mccarter.com

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Substitute for form 1449/PTO

Sheet 1

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known				
Application Number	11/051,986			
Filing Date	February 4, 2005			
First Named Inventor	James I. Mahaney			
Art Unit	3624			
Examiner Name	TBA			
Attorney Docket Number	99984-00001-2			

				DOCUMENTS	
Examiner Initials*	Cite No.1	Document Number Number-Kind Code ^{2 (# known)}	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1	^{US-} 5,893,071	04/06/1999	Cooperstein	
	2	^{US-} 5,918,217	06/29/1999	Maggioncalda et al.	
	3	^{US-} 6,012,047	01/04/2000	Mazonas et al.	
	4	^{US-} 6,430,542 B1	08/06/2002	Moran	
		US-			
	<u></u>	US-			
		US-			

·	FOREIGN PATENT DOCUMENTS							
	Cite No.1	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear			
		Country Code ^{3 -} Number ^{4 -} Kind Code ⁵ (if known)				Τ*		

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. Applicant's unique citation designation number (optional). See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. Skind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Substitute for form 1449/PTO		Complete if Known				
				Application Number	11/051,986	
INF	ORMATION	DIS	CLOSURE	Filing Date	February 4, 2005	
STATEMENT BY APPLICANT		First Named Inventor	James I. Mahaney			
(Use as many sheets as necessary)				Art Unit	3624	
	(USE as many sne	GIS 45 11	ecessary)	Examiner Name	ТВА	
Sheet	2	of	2	Attorney Docket Number	99984-00001-2	

	NON PATENT LITERATURE DOCUMENTS	
Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
5	Richard Johnson, 2002, "The Puzzle of Later Male Retirement," Economic Review, Federal Reserve Bank of Kansas City, Issue Q III, pages 5-26	
6	T.W. Mirer, 1998, "The Optimal Time to File for Social Security Benefits," Public Finance Review 26, 611-636	
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Examiner	Date	
Signature	 Considered	

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1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.